



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

In re: Karen S Kirby-Gaither,

\* Case No. 19-14387-DER

Debtor.

\* Chapter 13

\* \* \* \* \*

**STATEMENT OF REVIEW  
(No Hearing Required on Plan § 5 Issues)**

The Debtor's proposed Chapter 13 plan [Docket No. 38] contains provisions in Section 5 that would (i) limit the amount of a secured claim based upon the value of the collateral securing the claim, and/or (ii) avoid a security interest or lien. No objection was timely filed with respect to the Section 5 provisions of the Debtor's proposed Chapter 13 plan. The court has reviewed the Section 5 provisions and the accompanying plan supplement [Docket No. 34] and certificate of service, and has determined that the plan and the plan supplement were served in accordance with Local Bankruptcy Rule 3015-1(b)(3) and that the evidence provided in the plan supplement in accordance with Local Bankruptcy Rule 3015-1(d) is sufficient to establish that the Debtor is entitled to the relief requested. Accordingly, the court believes that the Section 5 provisions Debtor's proposed Chapter 13 plan (or the same such provisions contained in any subsequent amendment of the Debtor's proposed Chapter 13 plan) may be approved without need for any further notice or hearing.

The court expresses no opinion in this statement of review with respect to any other issue relating to confirmation of the Debtor's proposed Chapter 13 plan.

cc: Debtor  
Debtor's attorney  
Chapter 13 Trustee  
Creditor

**-- END OF STATEMENT OF REVIEW --**